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July 27, 2015

Mr. Ron Feldner, Manager
Garden City and FD
100 Central Ave
Garden City, Georgia, 31405

RE: Garden City And Fd, Chatham County, Georgia
Public Protection Classification: 03/3X
Effective Date: November 01, 2015

Dear Mr. Ron Feldner,

We wish to thank you Mr. Charles Draeger, Mr. Dennis Morris, Mr. John Sawyer, Mr. Blake Hodge and Mr. Benjie Cowart for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above.

If you would like to know more about your community's PPC classification, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call us at the phone number listed below.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverage's to offer or prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategy.

Through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in the revised classifications. We based the differing fire loss experience on the fire suppression capabilities of each community. The new classifications will improve the predictive value for insurers while benefiting both commercial and residential property owners. We've published the new classifications as "X" and "Y" — formerly the "9" and "8B" portion of the split classification, respectively. For example:

- A community currently graded as a split 6/9 classification will now be a split 6/6X classification; with the "6X" denoting what was formerly classified as "9."
- Similarly, a community currently graded as a split 6/8B classification will now be a split 6/6Y classification, the "6Y" denoting what was formerly classified as "8B."
- Communities graded with single "9" or "8B" classifications will remain intact.

PPC is important to communities and fire departments as well. Communities whose PPC improves may get lower insurance prices. PPC also provides fire departments with a valuable benchmark, and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression Rating Schedule.

The classification is a direct result of the information gathered, and is dependent on the resource levels devoted to fire protection in existence at the time of survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please call us at 1-800-444-4554, option 2 to expedite the update activity.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

If you have any questions about your classification, please let us know.

Sincerely,

Dominic Santanna

Dominic Santanna

Manager -National Processing Center

cc: Ms. Cathy Plaster, Communications Manager, Savannah Chatham Metro Communications Center
Major James Barnwell, 911 Director, Savannah Chatham Metro Communications Center
Mr. Charles Draeger, Water Resources Director, Garden City Water System
Mr. Dennis Morris, President, Nassau Woods Utilities
Mr. John Sawyer, Director, Savannah Water & Sewer
Mr. Blake Hodge, Chief, Garden City Fire Department
Mr. Benjie Cowart, Chief, Southside FD

PPC Review

ISO concluded its review of the fire suppression features being provided for Garden City and FD. The resulting community classification is **Class 03/3X**.

If the classification is a single class, the classification applies to properties with a Needed Fire Flow of 3,500 gpm or less in the community. If the classification is a split class (e.g., 6/XX):

- The first class (e.g., "6" in a 6/XX) applies to properties within 5 road miles of a recognized fire station and within 1,000 feet of a fire hydrant or alternate water supply.
- The second class (XX or XY) applies to properties beyond 1,000 feet of a fire hydrant but within 5 road miles of a recognized fire station.
- Alternative Water Supply: The first class (e.g., "6" in a 6/10) applies to properties within 5 road miles of a recognized fire station with no hydrant distance requirement.
- Class 10 applies to properties over 5 road miles of a recognized fire station.
- Class 10W applies to properties within 5 to 7 road miles of a recognized fire station with a recognized water supply within 1,000 feet.
- Specific properties with a Needed Fire Flow in excess of 3,500 gpm are evaluated separately and assigned an individual classification.

FSRS Feature	Earned Credit	Credit Available
Emergency Communications		
414. Credit for Emergency Reporting	3.00	3
422. Credit for Telecommunicators	3.28	4
432. Credit for Dispatch Circuits	2.85	3
440. Credit for Emergency Communications	9.13	10
Fire Department		
513. Credit for Engine Companies	5.97	6
523. Credit for Reserve Pumpers	0.50	0.50
532. Credit for Pump Capacity	3.00	3
549. Credit for Ladder Service	3.73	4
553. Credit for Reserve Ladder and Service Trucks	0.19	0.50
561. Credit for Deployment Analysis	5.60	10
571. Credit for Company Personnel	4.43	15
581. Credit for Training	5.04	9
730. Credit for Operational Considerations	2.00	2
590. Credit for Fire Department	30.46	50
Water Supply		
616. Credit for Supply System	22.32	30
621. Credit for Hydrants	3.00	3
631. Credit for Inspection and Flow Testing	5.43	7
640. Credit for Water Supply	30.75	40
Divergence	-3.19	--
1050. Community Risk Reduction	4.13	5.50
Total Credit	71.28	105.50

INSURANCE SERVICES OFFICE, INC.
HYDRANT FLOW DATA SUMMARY

City Garden City And Fd County Georgia(Chatham). State GEORGIA (10) Witnessed by: Insurance Services Office Date: Apr 29, 2015

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM $Q=(29.83(C(d^2)p^{0.5}))$			PRESSURE PSI		FLOW -AT 20 PSI		REMARKS***	MODEL TYPE
				INDIVIDUAL HYDRANTS	TOTAL		STATIC	RESID.	NEEDED **	AVAIL.		
1		IFO 357 Main St	Garden City Water System, Main	770	0	0	770	60	44	3500	1300	
10		1103 Chatham Pkwy	Garden City Water System, Main	990	0	0	990	54	48	3000	2500	
11		IFO 4884 Old Louisville Rd	Garden City Water System, Main	1090	0	0	1090	58	48	6500	2200	(A)-(1500.0 gpm)(D)-(6103 gpm)
11a		IFO 4884 Old Louisville Rd	Garden City Water System, Main	1090	0	0	1090	58	48	1250	2200	
11b		IFO 4884 Old Louisville Rd	Garden City Water System, Main	1090	0	0	1090	58	48	5000	2200	(A)-(1500.0 gpm)
11c		IFO 4884 Old Louisville Rd	Garden City Water System, Main	1090	0	0	1090	58	48	4500	2200	(A)-(1500.0 gpm)
12		Jamaica Run & Bahama Cove	Nassau Woods Utilities, Nassau Woods	770	0	0	770	46	30	1500	1000	(B)-(665 gpm)
13		GPA - Bldge CFP - Port Auth	Savannah Water & Sewer, Industrial System	960	0	0	960	54	36	7000	1400	(A)-(4500.0 gpm)
13a		GPA - Bldge CFP - Port Auth	Savannah Water & Sewer, Industrial System	960	0	0	960	54	36	3500	1400	
14		IFO 1550 Dean Forest Rd	Savannah Water & Sewer, Crossroads System	1030	0	0	1030	54	47	1750	2400	
15		IFO 110 Brampton Rd	Savannah Water & Sewer, Industrial System	1030	0	0	1030	50	42	1250	2100	
16		425 Telfair Rd	Garden City Water System, Main	750	0	0	750	56	38	7000	1100	(D)-(6103 gpm)
16 part of		421 Telfair Rd	Savannah Water & Sewer, Ground Water	990	0	0	990	68	58	7000	2300	
16a		425 Telfair Rd	Garden City Water System, Main	750	0	0	750	56	38	2000	1100	
16a part of		421 Telfair Rd	Savannah Water & Sewer, Ground Water	990	0	0	990	68	58	2000	2300	
2		5228 Augusta Rd	Garden City Water System, Main	750	0	0	750	44	34	1000	1200	

THE ABOVE LISTED NEEDED FIRE FLOWS ARE FOR PROPERTY INSURANCE PREMIUM CALCULATIONS ONLY AND ARE NOT INTENDED TO PREDICT THE MAXIMUM AMOUNT OF WATER REQUIRED FOR A LARGE SCALE FIRE CONDITION.

*THE AVAILABLE FLOWS ONLY INDICATE THE CONDITIONS THAT EXISTED AT THE TIME AND AT THE LOCATION WHERE TESTS WERE WITNESSED.

**Comm = Commercial; Res = Residential.

***Needed is the rate of flow for a specific duration for a full credit condition. Needed Fire Flows greater than 3,500 gpm are not considered in determining the classification of the city when using the Fire Suppression Rating Schedule.

*** (A)-Limited by available hydrants to gpm shown. Available facilities limit flow to gpm shown plus consumption for the needed duration of (B)-2 hours, (C)-3 hours or (D)-4 hours.

